

***Effective 5/13/2014***

**31A-23a-905 Offering or disseminating travel insurance.**

- (1) A travel retailer offering or disseminating travel insurance shall make available to a prospective purchaser a brochure or other written material that:
  - (a) provides the identity and contact information of the insurer and the limited lines travel insurance producer;
  - (b) explains that the purchase of travel insurance is not required to purchase any other product or service from the travel retailer; and
  - (c) explains that an unlicensed travel retailer is permitted to provide general information about the insurance offered by the travel retailer, including a description of the coverage and price, but is not qualified or authorized to answer technical questions about the terms and conditions of the insurance offered by the travel retailer or to evaluate the adequacy of the prospective purchaser's existing insurance coverage.
- (2) A travel retailer's employee or authorized representative who is not licensed as an insurance producer may not:
  - (a) evaluate or interpret the technical terms, benefits, and conditions of the offered travel insurance coverage;
  - (b) evaluate or provide advice concerning a prospective purchaser's existing insurance coverage; or
  - (c) hold the person out as a licensed insurer, licensed producer, or insurance expert.
- (3) Notwithstanding any other provision of this chapter, a travel retailer whose insurance-related activities, and those of its employees and authorized representatives, are limited to offering and disseminating travel insurance on behalf of and under the direction of a limited lines travel insurance producer meeting the conditions stated in this part, is authorized to do so and receive related compensation for services, upon registration of the limited lines travel insurance producer as described in Subsection 31A-23a-904(2).
- (4) As the insurer designee, the limited lines travel insurance producer is responsible for the acts of the travel retailer and shall use responsible means to ensure compliance by the travel retailer under this part.

Enacted by Chapter 277, 2014 General Session